Customer services in public sector banks

7542. SHRI GOVINDRAO ADIK: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that public sector banks in the country are far behind foreign banks in so far as modernisation in the working and improvement of customer services are concerned;

(b) if so, the details thereof; and

(c) what positive steps Government have so far taken or propose to take to improve the working and customer services of the public sector banks in order to fact the stiff competition from foreign banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) Reserve Bank of India (RBI) had constituted a Committee on Customer Service in Banks under the Chairmanship of Shri M. N. Goiporia, the then Chairman, State Bank of India in September, 1990 to go into the various aspects of customer service in banks, and make suitable recommendations for improvement. RBI have carefully examined the various recommendations of the Committee and have suitably advised all scheduled commercial banks to take steps to implement majority of the recommendations. In so far as modernisation in the working of banks and improvement in customer service is concerned, as on 31-12-93, public sector banks had partially/fully computerised 41 branches. In addition, public sector banks have prepared plans for total computerisation of 400 branches during the next 2/3 years.

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7543. SHRI GOVINDRAO ADIK: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some big tyre producers have suggested Government to impose excise duty on tyres and tubes of animal driven vehicles (ADV) whereas the All India tyre Dealers Federation (AITDF) has appealed to Government to reject this suggestion in the larger interest of the rural population;

(b) if so, the details thereof;

(c) whether Government will consider not to levy excise duty on ADV tyres and tubes as this excise duty would hit lakhs of rural poor bullock-cart owners who will have to pay the high prices; and

(d) if so, the particulars thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) The Government has received a request from the Automotive Tyre Manufacturers Association (ATMA) for imposition of nominal excise duty on animal driven vehicle (ADV) tyres. However the All India Tyre Dealers Federation (AITDF) has suggested the continuation of exemption from excise duty on annual driven vehicle (ADV) tyres and tubes.

(c) At present, there is no specific proposal under consideration for imposition of excise duty on the exempted varieties of animal driven vehicle (ADV) tyres and tubes.

(d) Does not arise in view of (c) above.

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7544. DR. BAPU KALDATE: Will the Minister of FINANCE be pleased to state:

(a) whether foreign aid has been received for Latur earthquake relief measures;

(b) if so, the extent thereof as against the relief sought;

(c) the extent of foreign aid received and given to the Maharashtra Government for relief work and the actual amount of aid spent; and

(d) the works taken up with the aid and those which have been completed?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) Yes, Sir.

An agreements for Maharashtra Emergency Earthquake Rehabilitation Project has been signed with the World Bank for an IDA Credit of $ 246.00 million.

In addition to the proposed World Bank assistance, some foreign countries other Orgaisation's have offered assistance by way of grants/commodity assistance worth Rs. 859.8 Crores, approximately. The proposed assistance would be utilised by Government of Maharashtra.

Involvement of S.B.I. Official in fraud

7545. SHRIMATI KAMLA SINHA: DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a senior official of the State Bank of India was found involved in a Rs. 60 crore bank fraud relating to a public sector undertaking involved in the production and development of Prithvi Missile;

(b) if so, what are the details thereof; and

(c) what action has been taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) State Bank of India (SBI) had reported that a cheque of Rs. 60 crores drawn on Andhra Bank by M/s. Bharat Dynamics Ltd. (BDL) in favour of SBI Green Park Extension, New Delhi branch for investment in term deposits was received through an officer of the Branch. The proceeds of the cheque were credited to a current account opened in the name of M/s. Jaydees International and 3 Special Term Deposits (STDRs) for Rs. 20 crores each favouring the said firm were also issued by the branch. Subsequently, the firm requested, inter-alia, for a loan of of Rs. 15 crores against one of the STDRs and another STDR for Rs. 2,67,80,000 in favour of BDL. In view of the large amount involved, the matter was referred by the branch to the controlling office which alerted the branch to verify the genuineness of the transaction and he bonafides of the account holder. In the meanwhile an officer of M/s. Bharat Dynamics Ltd. contacted the branch for collecting the STDRs favouring the undertaking for issue of which it had issued the cheque of Rs. 60 crores. This brought the fraud to light. The bank has not suffered any loss. The bank has lodged an FIR with Delhi Police and the officer concerned in the branch has been arrested by the police and has also been placed under suspnsion by the bank.

Agenda drawn up by the Finance Ministry for PM's visit to USA

7546. DR. SHRIKANT RAMCHANDRA JICHKAR: Will the Minister of FINANCE be pleased to state:

(a) what were the major points of agenda drawn up by the Ministry of Finance for the Prime Minister's recent visit to USA;

(b) whether the Ministry are satisfied on the outcome of the Prime Minister's visit from the Ministry's point of view; and